

REMARKS/ARGUMENT

The Amendment filed 3/18/08 was not entered. Applicants request entry of the present Amendment which is being filed concurrently with an RCE. No new matter is introduced. Reconsideration and removal of the rejections are respectfully requested in view of the foregoing amendments and the remarks presented below.

Summary of Amendments

Claims 1 and 12 are currently amended so as to include features of claims 5 and 16, which are now canceled. Support for the claim amendments can be found in the originally filed specification (see, for example, paragraphs 37 and 42 of Pub. No. 20050209975).

Claims 21 and 22 reinstate previously canceled claims 7 and 17.

Claims 23 and 24 are new. Support for the claim amendments can be found in the originally filed specification (see, for example, paragraph 30 of Pub. No. 20050209975).

Rejection under 35 U.S.C. §102

Claims 1, 3-6, 8-12, 14-16, and 18-20 were rejected under 35 U.S.C. §102(b) as being anticipated by U.S. Patent 6,105,008 ("*Davis*").

Independent claims 1 and 12 have been amended to include the elements of claims 5 and 12, respectively, and that the information for authenticating the certificate identifies "certificates that have been revoked or are no longer valid." *Davis* fails to expressly or inherently teach this element of claims 1 and 12.

Independent claims 1 and 12

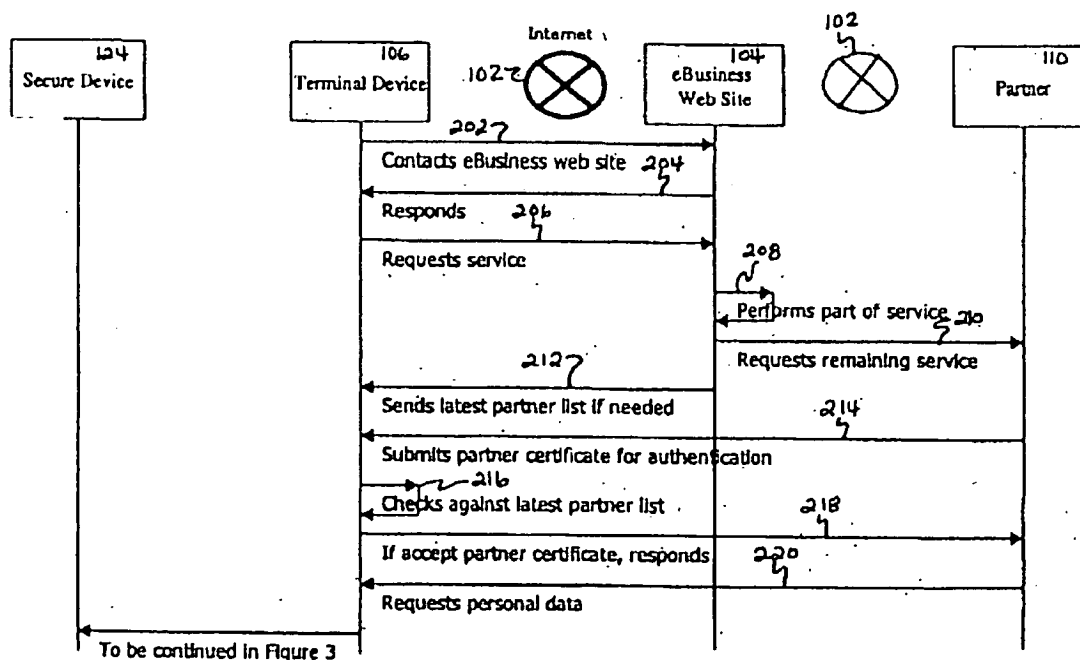
Claims 1 and 12 are patentably allowable over *Davis* for at least three reasons.

FIRST

There is no express or inherent disclosure in *Davis* that the page of information sent by the merchant server includes "any information identifying certificates that have been revoked or are no longer valid," as claimed. For this reason alone, claims 1 and 12 is patentably allowable over *Davis*.

SECOND

The Office has previously alleged that *Davis's* figure 11A, reference number 606 anticipates the claimed element of "a list containing information for authenticating the certificate of the second site." Reference number 606 indicates that a merchant server provides a terminal with the IP address of a payment server. The Office stated that "without the information contained in step 606, the client would not know how to access the second site – as such, it contains information necessary for authenticating the certificate of the second site" (Advisory Action mailed 8/22/08, continuation sheet). That is, the Office alleges that an IP address of the second site is "for authenticating the certificate of the second site" because it is necessarily used to obtain the certificate. The Office is wrong. FIG. 2 of the specification shows that a terminal (106) contacts an eBusiness web site (104) [first site], which in turn requests (210) the services of a partner (110) [second site] and provides the partner with the terminal's address information (see Spec. paragraph 40). The partner then submits (214) its certificate to the terminal, which authenticates the certificate. Thus, as clearly seen in FIG. 2 (reproduced below), the IP address of the second site (partner 110) is not used by the terminal to obtain or authenticate the certificate of the second site.



Specification FIG. 2

THIRD

As explained in the Amendment filed 7/25/08, with regard to claim 1, *Davis* fails to disclose: (1) “a terminal having logic for decrypting the encrypted personal data using the first key,” where the first key is provided by the secure device; and (2) the terminal having “logic for re-encrypting the decrypted personal data with a second key.” In *Davis*, the client terminal uses a single transaction session key received from the merchant server to decrypt and re-encrypt a debit command and does not use two separate keys for decrypting and encrypting. *Davis* col. 20, lines 46-53. *Davis’s client terminal does not have access to another key.* In particular, the client terminal does not have access to the DES key and derived keys. *Davis* col. 21, lines 3-8. For the same reasons, *Davis* fails to disclose a method in which personal data is decrypted and encrypted by a terminal by use of respective first and second keys as described in claim 12.

Dependant claims

Claims 5 and 12 have been canceled, rendering their rejection moot.

Claims 3, 4, 6, 8-11, 14-16, and 18-20 depend from base claim 1 or 12 and thereby include all the elements of their respective base claim as well as additional elements. Accordingly, Applicant submits that claims 3, 4, 6, 8-11, 14-16, and 18-20 are patentably allowable over *Davis* for at least the same reasons given for claims 1 and 12.

Rejection under 35 U.S.C. §103

Claims 2 and 13 were rejected under 35 U.S.C. §103(a) as being unpatentable over *Davis* in view of Official Notice.

As indicated above, independent claims 1 and 12 are patentably allowable over *Davis*. Claims 2 and 13 include all the elements of claims 1 and 12, respectively, and are therefore patentably allowable for at least the same reasons given above for claims 1 and 12.

New Claims

Claims 21-24 depend from base claims 1 and 12 and thereby include all the elements of their respective base claim. As indicated above, independent claims 1 and 12 are

patentably allowable over *Davis*. Therefore, claims 21-24 are patentably allowable for at least the same reasons given above for claims 1 and 12.

Conclusion

In light of the foregoing remarks, this application is considered to be in condition for allowance, and early passage of this case to issue is respectfully requested. If necessary to effect a timely response, this paper should be considered as a petition for an Extension of Time sufficient to effect a timely response, and please charge any deficiency in fees or credit any overpayments to Deposit Account No. 07-1850.

Respectfully submitted,

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